

REMARKS

The present amendment is in response to the Final Office Action dated September 6, 2006 and in light of a telephone interview with Examiners Natalie Pass and Joseph Thomas conducted February 2, 2007. Claim 28 is the only claim pending in this case.

Applicant wishes to thank the examiners for their assistance with respect to the rejection of Claim 28 as lacking concreteness. Claim 28 has been amended to overcome this rejection by clarifying the type of statistical analysis performed. As recommended by the examiners during the telephone interview, the types of statistical analysis have been presented in a Markush claim format.

Examples of each type of statistical analysis may be found in the specification at the following locations:

Type of Statistical Analysis	Citation to Example in the Specification
totaling the monetary contributions associated with the positive rating category or negative rating category;	P. 15, Ins. 1-3.
totaling the monetary contributions associated with the positive rating category and the monetary contributions associated with the negative rating category;	P. 15, Ins. 3-5.
averaging the monetary contributions associated with the positive rating category or negative rating category;	P. 14, Ins. 27-29.
averaging the monetary contributions associated with the positive rating category and the monetary contributions associated with the negative rating category;	P. 15, Ins. 3-5.
determining a maximum or maximum monetary contribution associated with the positive rating category or positive rating category.	P. 15, Ins. 3-5.
determining a number of monetary contributions associated with the positive rating category or negative rating category	P. 15, Ins. 14-18.

In view of the above amendment and remarks, reconsideration of the subject application and its allowance are kindly requested. The applicant has made a good faith effort to place all claims in condition for allowance. If questions remain regarding the present application, the Examiner is invited to contact the undersigned at (206) 628-7739.

Respectfully submitted,
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